

United States Bankruptcy Court  
Eastern District of New York

In re:  
Michael Raso  
Lisa Raso  
Debtor(s)

Case No. 20-73381-las  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-8  
Date Rcvd: Nov 12, 2020

User: oeichhorn  
Form ID: 309A

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:**

Recip ID	Recipient Name and Address
db	Michael Raso, 177 McKinley Avenue, Oceanside, NY 11572
jdb	Lisa Raso, 120 Hawthorne Street, Mastic, NY 11950
smg	+ NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
smg	+ NYS Unemployment Insurance, Attn: Isolveny Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
9905647	+ AGA Adjustments, 740 Walt Whitman Road, Melville, NY 11747-2212
9905648	+ Alan E. Dorfman DDS, 530 Old Country Road, Westbury, NY 11590-4500
9905649	+ Alan Schoenberg, c/o Steve R. Smith, Esq., 1050 Franklin Avenue, Suite 302, Garden City, NY 11530-2902
9905650	+ Allied Building Products, c/o Jeffrey Zachter, Esq., 30 Wall Street, 8th Floor, New York, NY 10005-2205
9905652	+ Associated Materials LLC, The Commercial Collection Corp of NY, 34 Seymour Street, Tonawanda, NY 14150-2126
9905653	+ Bank of the West, PO Box 4024, Alameda, CA 94501-0424
9905655	+ Broadway Advance LLC, c/o Cain & Daniels, Inc., 4902 Eisenhower Boulevard, Tampa, FL 33634-6310
9905656	Business Backer, c/o Tarof & Taitz LLP, 630 John Avneue, Suite 105, Bohemia, NY 11716
9905668	+ CMB Contracting, Inc. dba, Mid Island Contractors, 9 Neil Court, Oceanside, NY 11572-5800
9905657	Capital Accounts, PO Box 14065, Nashville, TN 37214
9905660	+ Capital One, c/o Midland Credit Management, 350 Camio De La Reina, Suite 100, San Diego, CA 92108-3007
9905661	+ Capital One Bank, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
9905662	+ Capital One Bank, Midland Credit Management Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
9905663	+ Centre Millwork & Supply Co., c/o Smith Carroard Levy Wan & Parikh, PO Box 49, Commack, NY 11725-0049
9905664	+ Chase, c/o Altron Financial LP, PO Box 7 22929, Houston, TX 77272-2929
9905669	+ Commercial Concrete, c/o Marshall M. Stern, Esq., 17 Cardiff Court, Huntington Station, NY 11746-4412
9905670	+ Correa Building Supplies, 6 Terminal Road, West Hempstead, NY 11552-1149
9905671	+ David Yarm, The Law Office of Glenn J. Ingoglia, Esq, 104 Long Beach Road, Island Park, NY 11558-1496
9905672	+ Dejana Truck, c/o Taroff & Taitz LLP, One Corporate Drive, Suite 102, Bohemia, NY 11716-2663
9905673	+ Department Store National Bank, c/o Radius Global Solution, PO Box 390905, Minneapolis, MN 55439-0905
9905674	+ Diesel Funding LLC, c/o Israel D. Weinstein, Esq., 68-15 Main Street, 2nd Floor, Flushing, NY 11367-1310
9905677	+ Discover Bank, c/o Zwicker & Associates PC, 1225 Franklin Aenue, suite 260, Garden City, NY 11530-1694
9905682	+ FMS, PO Box 707600, Tulsa, OK 74170-7600
9905680	+ Florence Schoenberg, c/o Steven R. Smith, Esq., 1050 Franklin Avenue, Suite 302, Garden City, NY 11530-2902
9905684	+ HMFCCG Inc., c/o Israel D. Weinstein, Esq., 68-15 Main Street, 2nd Floor, Flushing, NY 11367-1310
9905685	+ Home Depot Tool Rental, Vengroff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155
9905686	+ Installation Service & Repair, c/o Zisholtz & Zisholtz, 170 Old Country Road, Mineola, NY 11501-4322
9905687	+ JB Lending LLC, 62 Suffolk Boulevard, Atlantic Beach, NY 11509-1525
9905690	+ Kabbage Funding, c/o National Check Resolution, 505 Lakeland Plaza, suite 3, Cumming, GA 30040-2807
9905691	+ Kleet Lumber Co., c/o Rosenthal & Goldhaber, 1393 Veterans Memorial Highway, Suite 212N, Hauppauge, NY 11788-3054
9905692	+ Kohl's, PO Box 1456, Charlotte, NC 28201-1456
9905694	+ LVNV Funding LLC, c/o Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625
9905693	+ Long Island Garage Doors, Inc., c/o The Law Office of Jared P. Turman, 1980 Broadcast Plaza, Merrick, NY 11566-3461
9905697	+ Michael A. Raso, c/o Eric M. Jaffe, Esq., 755 New York Avenue, Suite 410, Huntington, NY 11743-4237
9905699	+ Michaels Electrical Supply, c/o Alan T. Rothbard, Esq., Harrison & Rothbard, 105-15 Metropolitan Avenue, Forest Hills, NY 11375-6737
9905698	+ Michaels Electrical Supply, 456 Merrick Road, Lynbrook, NY 11563-2448
9905700	Mid Island Contracting, c/o Michael Raso, 177 McKinley Avenue, Oceanside, NY 11572
9905701	+ Midland Credit Management, 350 Camio De La Reina, Suite 100, San Diego, CA 92108-3007
9905702	+ North Side Power Transmission Corp., 410 Atlantic Avenue, East Rockaway, NY 11518-1433

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9905703 Osar Industries Corp dba Mid Island, c/o Michael Raso, 177 McKinley Avenue, Oceanside, NY 11572

9905704 + Peteco Kings Park Inc. fka, DeJana Truck & Utility Equipment Company, c/o Taroff & Taitz LLP, One Corporate Drive, Suite 102, Bohemia, NY 11716-2663

9905705 Portfolio Recovery Services, PO Box 965064, Orlando, FL 32896-5064

9905706 + Prosper Funding LLC, CKS Financial Responsible Debt, PO Box 2856, Chesapeake, VA 23327-2856

9905707 + Queen Funding LLC, c/o Israel D. Weinstein, Esq., 68-15 Main Street, 2nd Floor, Flushing, NY 11367-1310

9905708 + Sheriff's Department, County of Nassau, 240 Old Country Road, Mineola, NY 11501-4255

9905709 + Specialized Loan, PO Box 60535, City of Industry, CA 91716-0535

9905710 + Steven R. Smith, Esq., 1050 Franklin Avenue, Suite 302, Garden City, NY 11530-2902

9905711 + Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600

9905712 + The Business Backer LLC, c/o Roe Taroff & Taitz LLP, 630 Johns Avenue, Suite 105, Bohemia, NY 11716-2618

9905713 + The Home Depot Tool Rental, c/o Vengrof Wiliams, Inc., PO Box 4155, Sarasota, FL 34230-4155

9905714 + Tool Rentals, Inc., c/o Weinberg Law Office, 49 Somerset Drive South, Great Neck, NY 11020-1821

9905715 + Wade & Joan Dempsey, 6851 Jericho Turnpike, Suite 250, Syosset, NY 11791-4455

TOTAL: 56

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rlp@pryormandelup.com	Nov 12 2020 18:07:00	Robert L Pryor, Pryor & Mandelup, LLP, 675 Old Country Road, Westbury, NY 11590
tr	+ EDI: BAMTHALER	Nov 12 2020 23:08:00	Andrew M Thaler, Thaler Law Firm PLLC, 675 Old Country Road, Westbury, NY 11590-4503
smg	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 12 2020 18:08:00	NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+ Email/Text: ustpregion02.li.ecf@usdoj.gov	Nov 12 2020 18:08:00	United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456
9905651	+ EDI: RMSC.COM	Nov 12 2020 23:08:00	American Eagle/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
9905654	+ Email/Text: cms-bk@cms-collect.com	Nov 12 2020 18:07:00	Barclay's Carnival, c/o Capital Management Services, 698 south Ogden Street, Buffalo, NY 14206-2317
9905666	+ EDI: CKSFINANCIAL.COM	Nov 12 2020 23:08:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
9905659	+ Email/Text: cms-bk@cms-collect.com	Nov 12 2020 18:07:00	Capital Management Services, LP, 698 South Ogden Street, Buffalo, NY 14206-2317
9905658	+ Email/Text: cms-bk@cms-collect.com	Nov 12 2020 18:07:00	Capital Management Services, LP, 698 1/2 Ogden Street, Buffalo, NY 14206-2317
9905665	+ Email/Text: mshanker@shankerlaw.com	Nov 12 2020 18:07:00	Cilento Pipeline Plumbing & Heating, Inc, c/o Shanker Law Group, 101 Front Street, Mineola, NY 11501-4402
9905695	EDI: CITICORP.COM	Nov 12 2020 23:08:00	Macy's, PO Box 4560, Carol Stream, IL 60197-4560
9905676	EDI: DISCOVER.COM	Nov 12 2020 23:08:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
9905675	EDI: DISCOVER.COM	Nov 12 2020 23:08:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
9905678	Email/Text: bknotice@ercbpo.com	Nov 12 2020 18:08:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
9905679	+ Email/Text: data_processing@fin-rec.com	Nov 12 2020 18:07:00	Financial Recovery Services, Inc., PO Box 4115, Concord, CA 94524-4115
9905683	Email/Text: GCSBankruptcy@gcserv.com	Nov 12 2020 18:07:00	GC Services Limited Partnership, Collection Agency Division, 6330 Gulfon, Houston, TX

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9905689	+ EDI: URSI.COM	Nov 12 2020 23:08:00	77081 JP Morgan Chase, c/o Altran Financial, PO Box 722929, Houston, TX 77272-2929
9905688	+ Email/Text: cs.bankruptcy@jmcibiz.com	Nov 12 2020 18:08:00	Joseph Mann & Creed, 8948 Canyon Falls Boulevard, Suite 200, Twinsburg, OH 44087-1900
9905696	EDI: DAIMLER.COM	Nov 12 2020 23:08:00	Mercedes Benz Financial, PO Box 9001680, Louisville, KY 40290-1680
9905716	EDI: WFFC.COM	Nov 12 2020 23:08:00	Wells Fargo Home Mortgage, PO Box 14591, Des Moines, IA 50306-3591

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
9905667	##+	CMB Contracting, Inc., 9 Neil Court, Oceanside, NY 11572-5800
9905681	##+	Florence Schoenberg, 9 Schoolhouse Court, Lakewood, NJ 08701-5762

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
Andrew M Thaler	athaler@athalerlaw.com athaler@ecf.epiqsystems.com;dawn@athalerlaw.com;N269@ecfcbis.com;spiros@athalerlaw.com
Robert L Pryor	on behalf of Joint Debtor Lisa Raso rlp@pryormandelup.com kj@pryormandelup.com;jh@pryormandelup.com
Robert L Pryor	on behalf of Debtor Michael Raso rlp@pryormandelup.com kj@pryormandelup.com;jh@pryormandelup.com
United States Trustee	USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Michael Raso</b>	Social Security number or ITIN	<b>xxx-xx-7010</b>
	First Name    Middle Name    Last Name	EIN	__-_____-
Debtor 2	<b>Lisa Raso</b>	Social Security number or ITIN	<b>xxx-xx-7950</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of New York</b>	Date case filed for chapter	<b>7    11/10/20</b>
Case number:	<b>8-20-73381-las</b>		

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case

Revised: 12/17

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Michael Raso	Lisa Raso
<b>2. All other names used in the last 8 years</b>		aka Lisa Mendez
<b>3. Address</b>	177 McKinley Avenue Oceanside, NY 11572	120 Hawthorne Street Mastic, NY 11950
<b>4. Debtor's Attorney</b> Name and address	Robert L. Pryor Pryor & Mandelup, LLP 675 Old Country Road Westbury, NY 11590	Contact Phone (516) 997-0999 Email: <a href="mailto:rlp@pryormandelup.com">rlp@pryormandelup.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Andrew M. Thaler Thaler Law Firm PLLC 675 Old Country Road Westbury, NY 11590	Contact Phone (516) 279-6700 Email: <a href="mailto:athaler@athalerlaw.com">athaler@athalerlaw.com</a>
<b>6. Meeting of Creditors</b>	<b>December 21, 2020 at 09:00 AM</b>	Location: <b>DUE TO COVID-19, THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY. PLEASE REFER TO THE CASE DOCKET OR CONTACT THE TRUSTEE LISTED IN THIS NOTICE FOR INSTRUCTIONS.</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 2/19/21</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. The presumption of abuse does not arise.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Address of the Bankruptcy Clerk's Office: 290 Federal Plaza Central Islip, NY 11722  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday – Friday 9:00 AM – 4:30 PM  Contact Phone (631) 712-6200 Date: 11/12/20

For more information, see page 2 &gt;

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Debtor **Michael Raso** and **Lisa Raso**Case number **8-20-73381-las**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Proof of Claim</b>	<p>Deadline for holder(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)): <b>Filing Deadline: 01/19/2021</b></p> <p>No property appears to be available to pay creditors. Therefore, other than claims secured by a security interest in the debtor(s)' principal residence, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the Clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p><b><i>Do not include this notice with any filing you make with the court.</i></b></p>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="https://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	<p>1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="https://bankruptcyntices.uscourts.gov/">https://bankruptcyntices.uscourts.gov/</a>, or</p> <p>2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b></p>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>